

**Information to identify the case:**

Debtor 1	<u>Gelen Agbay</u>	Social Security number or ITIN	xxx-xx-6600
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 19-19263-VFP			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Gelen Agbay

8/22/19

**By the court:** Vincent F. Papalia  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Gelen Agbay  
 Debtor

Case No. 19-19263-VFP  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
 Form ID: 318

Page 1 of 2  
 Total Noticed: 30

Date Rcvd: Aug 22, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 24, 2019.

db +Gelen Agbay, 1 Leopold Terrace, Clifton, NJ 07011-2425  
 cr +Nissan Motor Acceptance Corp, Stewart Zimen& Jungers, Ltd, 2860 Patton Rd,  
 Roseville, MN 55113-1100  
 518230585 +Arthur Gabay, 1 Leopold Terrace, Clifton, NJ 07011-2425  
 518229932 +Citibank, Attn: Recovery/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034  
 518229933 +Citicards/ Citibank, Po Box 6217, Sioux Falls, SD 57117-6217  
 518229935 +Costco Anywhere Visa Card/Citi, Po Box 6190, Sioux Falls, SD 57117-6190  
 518229937 +Federal Home Loan Mortgage, as Trustee for The Benefit Credit Trust, Parker McCay PA,  
 PO Box 5054, Mount Laurel, NJ 08054-5054  
 518229938 +Hackensack University Medical Center, 30 Prospect Avenue, Hackensack, NJ 07601-1915  
 518229941 +Macys/Department Store National Bank, Attn: Bankruptcy, 9111 Duke Boulevard,  
 Mason, OH 45040-8999  
 518229942 +My Place Rewards/Comenity, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125  
 518229943 +Nissan Motor Acceptance, Attn: Bankruptcy Dept, Po Box 660360, Dallas, TX 75266-0360  
 518229944 +Parker McCay, 9000 Midlantic Drive, Suite 300, PO Box 5054, Mount Laurel, NJ 08054-5054  
 518229945 +Specialized Loan Servicing/SLS, Attn: Bankruptcy Dept, 8742 Lucent Blvd #300,  
 Highlands Ranch, CO 80129-2386  
 518229946 +St. Josephs Lab, 1135 Broad Street, Clifton, NJ 07013-3346  
 518229948 +Systems & Services Technologies/Best Egg, Attn: Bankruptcy, 4315 Pickett Road,  
 Saint Joseph, MO 64503-1600

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Aug 23 2019 00:24:13 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpreign03.ne.ecf@usdoj.gov Aug 23 2019 00:24:11 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 cr +EDI: RMSC.COM Aug 23 2019 07:17:00 Synchrony Bank c/o PRA Receivables Management, LLC,  
 PO BOX 41021, Norfolk, VA 23541-1021  
 518229928 +EDI: RMSC.COM Aug 23 2019 07:17:00 American Eagle/Synco Bank, Attn: Bankruptcy,  
 Po Box 965064, Orlando, FL 32896-5064  
 518229929 +EDI: AMEREXPR.COM Aug 23 2019 07:16:00 Amex, Correspondence/Bankruptcy, Po Box 981540,  
 El Paso, TX 79998-1540  
 518229930 +EDI: TSYS2.COM Aug 23 2019 07:14:00 Barclays Bank Delaware, Attn: Correspondence,  
 Po Box 8801, Wilmington, DE 19899-8801  
 518229931 +EDI: CAPITALONE.COM Aug 23 2019 07:17:00 Capital One, Attn: Bankruptcy, Po Box 30285,  
 Salt Lake City, UT 84130-0285  
 518229934 +EDI: WFNNB.COM Aug 23 2019 07:16:00 Comenity Capital/IDD, Attn: Bankruptcy Dept,  
 Po Box 182125, Columbus, OH 43218-2125  
 518229936 EDI: DISCOVER.COM Aug 23 2019 07:15:00 Discover Financial, Attn: Bankruptcy Department,  
 Po Box 15316, Wilmington, DE 19850  
 518229939 +EDI: RMSC.COM Aug 23 2019 07:17:00 JC Penneys/Synchrony Bank, Attn: Bankruptcy,  
 Po Box 956060, Orlando, FL 32896-0001  
 518229940 +E-mail/Text: bk@lendingclub.com Aug 23 2019 00:24:35 LendingClub, Attn: Bankruptcy,  
 71 Stevenson St, Ste 1000, San Francisco, CA 94105-2967  
 518231478 +EDI: RMSC.COM Aug 23 2019 07:17:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,  
 PO Box 41021, Norfolk, VA 23541-1021  
 518229947 +EDI: RMSC.COM Aug 23 2019 07:17:00 Synchrony Bank/Luxury, Attn: Bankruptcy,  
 Po Box 965060, Orlando, FL 32896-5060  
 518229949 +EDI: RMSC.COM Aug 23 2019 07:17:00 TJ Max/Synchrony Bank, Attn: Bankruptcy Dept,  
 Po Box 965060, Orlando, FL 32896-5060  
 518229950 EDI: WFNNB.COM Aug 23 2019 07:16:00 Victoria Secret/Comenity Bank, PO Box 18215,  
 Columbus, OH 43218

TOTAL: 15

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 24, 2019

Signature: /s/Joseph Speetjens

District/off: 0312-2

User: admin  
Form ID: 318

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Total Noticed: 30

Date Rcvd: Aug 22, 2019

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### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 22, 2019 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor Federal Home Loan Mortgage Corporation, as Trustee for the benefit of the Seasoned Credit Risk Transfer Trust, Series 2018-2 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com  
Nancy Isaacson nisaacson@greenbaumlaw.com, isaacson@remote7solutions.com;J101@ecfcbis.com  
Nicholas Fitzgerald on behalf of Debtor Gelen Agbay nickfitz.law@gmail.com  
Rebecca Ann Solarz on behalf of Creditor Federal Home Loan Mortgage Corporation, as Trustee for the benefit of the Seasoned Credit Risk Transfer Trust, Series 2018-2 rsolarz@kmlawgroup.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5